



**Riverland**  
BANK

**LOAN TO DEPOSIT RATIOS**

<b>Year</b>	<b>1st Quarter</b>	<b>2nd Quarter</b>	<b>3rd Quarter</b>	<b>4th Quarter</b>
2020	103.69%	99.01%	102.88%	101.48%
2021	96.59%	92.60%	94.30%	98.51%
2022	99.38%	105.08%	102.62%	111.40%
2023	107.81%	108.83%	107.86%	104.79%
2024	104.89%	106.20%	105.60%	107.85%